

State of Washington
Office of the Insurance Commissioner

2000 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Econmv Ins Co	19690	IN	\$14.960	7.89%	\$15.345	\$7.153	46.62%
2	American States Ins Co	19704	IN	\$13.596	7.17%	\$13.529	\$13.733	101.51%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$13.499	7.12%	\$12.470	\$8.205	65.79%
4	Westport Ins Coro	34207	MO	\$10.325	5.44%	\$9.473	\$7.189	75.89%
5	Transportation Ins Co	20494	IL	\$7.433	3.92%	\$7.553	\$5.744	76.04%
6	Atlantic Mut Ins Co	19895	NY	\$5.938	3.13%	\$4.687	\$2.911	62.12%
7	State Farm Fire And Cas Co	25143	IL	\$5.472	2.89%	\$7.708	\$22.227	288.37%
8	Truck Ins Exch	21709	CA	\$4.183	2.21%	\$3.961	\$3.378	85.29%
9	Farmers Ins Exch	21652	CA	\$4.032	2.13%	\$3.997	\$1.796	44.93%
10	Hartford Cas Ins Co	29424	IN	\$3.686	1.94%	\$3.914	\$2.864	73.17%
11	Firemans Fund Ins Co	21873	CA	\$3.625	1.91%	\$3.265	\$5.760	176.42%
12	Allstate Ins Co	19232	IL	\$3.590	1.89%	\$3.544	\$513	14.46%
13	American & Foreign Ins Co	24589	DE	\$3.416	1.80%	\$3.574	\$1.790	50.07%
14	Charter Oak Fire Ins Co	25615	CT	\$3.366	1.77%	\$3.229	\$2.232	69.10%
15	Transcontinental Ins Co	20486	NY	\$3.296	1.74%	\$3.316	\$8.049	242.71%
16	Travelers Ind Co Of IL	25674	IL	\$3.264	1.72%	\$3.006	\$4.138	137.68%
17	National Surety Corp	21881	IL	\$3.261	1.72%	\$3.621	\$6.312	174.32%
18	Contractors Bonding & Ins Co	37206	WA	\$3.175	1.67%	\$2.985	\$1.079	36.15%
19	Travelers Ind Co Of Amer	25666	CT	\$2.745	1.45%	\$3.701	\$550	14.86%
20	Philadelphia Ind Ins Co	18058	PA	\$2.673	1.41%	\$2.413	\$857	35.53%
21	Federal Ins Co	20281	IN	\$2.618	1.38%	\$2.372	\$818	34.48%
22	Mid-Century Ins Co	21687	CA	\$2.509	1.32%	\$2.477	\$2.147	86.70%
23	Clarendon Natl Ins Co	20532	NJ	\$2.497	1.32%	\$3.442	\$3.231	93.87%
24	West American Ins Co	44393	IN	\$2.495	1.32%	\$2.256	\$1.073	47.56%
25	Unicard Ins Co	25747	WA	\$2.450	1.29%	\$1.885	\$312	16.53%
26	Safeco Ins Co Of Amer	24740	WA	\$2.407	1.27%	\$3.193	\$130	4.08%
27	Northern Ins Co Of Nv	19372	NY	\$2.255	1.19%	\$1.819	\$1.073	59.00%
28	Valley Forge Ins Co	20508	PA	\$2.208	1.16%	\$1.946	\$1.034	53.13%
29	General Ins Co Of Amer	24732	WA	\$1.819	0.96%	\$1.951	(\$288)	(14.75)%
30	Valiant Ins Co	26611	IA	\$1.810	0.95%	\$1.824	\$3.829	209.89%
31	Hartford Fire In Co	19682	CT	\$1.808	0.95%	\$1.652	\$876	53.02%
32	Royal Ins Co Of Amer	26980	IL	\$1.771	0.93%	\$2.422	\$3.784	156.20%
33	Twin City Fire Ins Co Co	29459	IN	\$1.734	0.91%	\$1.836	\$1.037	56.50%
34	American Motorists Ins Co	22918	IL	\$1.644	0.87%	\$1.763	\$1.267	71.83%
35	Travelers Ind Co	25658	CT	\$1.613	0.85%	\$1.948	\$2.072	106.37%
36	Great Northern Ins Co	20303	MN	\$1.576	0.83%	\$1.779	\$1.325	74.46%
37	Globe Ind Co	24600	DE	\$1.307	0.69%	\$2.315	\$1.541	66.57%
38	Grocers Ins Co	40541	OR	\$1.198	0.63%	\$1.106	(\$211)	(19.09)%
39	Church Mut Ins Co	18767	WI	\$1.178	0.62%	\$1.117	\$2.772	248.14%
40	American Automobile Ins Co	21849	MO	\$1.163	0.61%	\$1.114	(\$1.324)	(118.85)%
All 209 Other Companies				\$36.060	19.01%	\$40.598	(\$61.590)	(151.71)%
Totals (Loss Ratio is average)				\$189.655	100.00%	\$196.108	\$71.389	36.40%

(1)Excluding all Loss Adjustment Expenses (LAE)